

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

In RE:
Virtudes Sellstrom

§
§ Case No.: 18-32199-H5-13
§
§ Debtor Chapter: 13
§

NOTICE OF DEBTOR(S)' INTENTION TO STRIP YOUR LIEN

Notice to: **Bridgestone HOA**

Regarding: Your lien that is alleged to be secured by the following real property:
21323 Snappy Circle Lane, Spring, Texas 77388

Priority of
the Lien
that Will
be Stripped:
Secured/Homestead/HOA Fees

Virtudes Sellstrom proposes a chapter 13 plan that terminates your pre-bankruptcy lien secured by the property located at **21323 Snappy Circle Lane, Spring, Texas 77388**. The proposed plan alleges that the value of the property is less than the amount owed on all liens that are senior in priority to your lien.

You must file any objection to the termination of your lien within 28 days of the date of this notice. If you fail to do so, the Bankruptcy Court may approve the plan without further notice. If you do object, you must appear at the hearing on confirmation of the proposed plan. The hearing is scheduled for **September 19, 2018 @ 9:30** at the United States Courthouse, **515 Rusk Ave. Houston, TX 77002**

You are urged to review the entire plan. The provision of the plan that would terminate your lien is set forth below:

4C. The following table sets forth the treatment of certain classes of secured creditors holding a claim secured only by a security interest in real property that is the debtor(s)' principal residence. The Debtor alleges that the total amount of debt secured by liens that are senior in priority to the lien held by **Bridgestone HOA** exceeds the total value of the principal residence. Accordingly, the claim will be paid distributions only as an unsecured claim.

Upon the debtor(s) completion of all payments set forth in this plan, the holder of the lien is required to execute a full and unequivocal release of its liens, encumbrances and security interests secured by the principal residence and to provide a copy of the release to the debtor(s) and their counsel. Notwithstanding the foregoing, the holder of a lien that secures post-petition

homeowners' association fees and assessments will be allowed to retain its lien, but only to secure (i) post-petition assessments; and (ii) other post-petition amounts, such as legal fees, if such other post-petition amounts are (x) incurred with respect to post-petition fees and assessments; and (y) approved by the Court, if incurred during the pendency of the bankruptcy case.

Name of Holder of Lien to which this provision applies	Bridgestone HOA	
Address of Principal Residence	Homestead - 21323 Snappy Circle Lane	
Debtor(s)' Stated Value of Principal Residence	\$154,671.00	
Description of all Liens Senior in Priority (List Holder and Priority)	Estimated Amount Owed on This Lien	
Bsi Mtg / Real Estate Specific Type Unknown	\$186,539.00	
Bsi Mtg / Mortgage arrears	\$37,620.00	
Total Owed-- All Senior Liens	\$224,159.00	

This paragraph 4C will only be effective if the debtor(s) do each of the following:

- Mail a “Lien Stripping Notice”, in the form set forth on the Court’s website, to the holder of the lien that is governed by this paragraph 4C. The Lien Stripping Notice must be mailed in a separate envelope from any other document.
- File a certificate of service reflecting that the Lien Stripping Notice was mailed by both certified mail, return receipt requested and by regular US mail to the holder of the lien at all of the following addresses, with the mailings occurring not later than 30 days prior to the hearing on this plan:
 - The address for notices shown on any proof of claim filed by the holder.
 - Any attorney representing the holder who has filed a request for notice in this bankruptcy case.

- If no address for notices is given on a proof of claim filed by the holder, on the last known address of the holder.
- If the holder did not file a proof of claim, service must be in accordance with FED. R. BANKR. P. 7004.

CERTIFICATE OF SERVICE

On **08/15/2018**, a copy of this notice was sent by regular US mail to each of the following:

Creditor: **CM/RRR: 7017 1450 000 5899 1029**
Bridgestone HOA
c/o Lead Association Management
13231 Champion Forest Drive #112
Houston, TX 77069

Noticing Parties:

William Heitkamp
9821 Katy Fwy # 590
Houston, TX 77024
Chapter 13 Trustee

Internal Revenue Service
Mail Stop 5024 HOU
1919 Smith Street
Houston, TX 77002

US Trustee
515 Rusk Ave.
Houston, TX 77002

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541

Date: August 15, 2018

Sonya L. Kapp
TX Bar No. 11095395
Baker & Associates
950 Echo Lane, Suite 200
Houston, TX 77024